

Exhibit “A”



Pay by mail:
Flagstar Bank • PO Box 660263
Dallas, TX 75266-0263

Loan Number: [REDACTED]
Property Address: 47 Fruitwood Tr
Escrow Analysis Date: 08/17/2020
New Payment: \$1,270.83
New Payment Effective Date: 11/01/2020

ANTHONY J KIRSCH SR
KRISTINE M KIRSCH
47 FRUITWOOD TRL
FAIRFIELD PA 17320



Pay by website:
flagstar.com/myloans



Customer service:
(800) 968-7700
Monday-Friday 7:30 a.m.-8 p.m., ET
Saturday 7:30 a.m.-4 p.m., ET

Dear Anthony J Kirsch Sr and Kristine M Kirsch,

Each year Flagstar Bank reviews your escrow account to ensure the correct amounts are being collected to pay your property taxes and homeowner's insurance. In reviewing your escrow account, we found **you have a shortage of \$200.31.**

Quick breakdown of your Escrow review

Required Escrow Balance	\$1,303.74
Current Escrow Balance*	\$1,103.43

You have a shortage of \$200.31
**Based on all payments and disbursements due being made prior to the new payment effective date.
For more escrow related information, please reference your Bankruptcy documents filed with the court.*

Old Mortgage Payment

Principal & Interest	\$928.19
Escrow	\$317.04

Monthly Mortgage Payment \$1,245.23

The information below reflects the details of our review and the options available to you. The **shortage** was caused by an **increase** in your **escrowed items**.

Review Your Payment Options

Option 1

One-time Payment of Escrow Shortage

Principal & Interest	\$928.19
Escrow	\$325.95

New Monthly Mortgage Payment \$1,254.14

If you prefer to pay your escrow shortage in full, simply detach the coupon below and mail it along with your payment in the enclosed envelope. Upon receipt of your escrow shortage payment, your monthly payment will be adjusted to \$1,254.14 effective November 01, 2020.

Option 2

Monthly Payment of your Escrow Shortage

Principal & Interest	\$928.19
Escrow	\$325.95
Escrow Shortage	\$16.69

New Monthly Mortgage Payment \$1,270.83

If you choose this option, no further action is needed. We will automatically spread the repayment of the escrow shortage over your next 12 monthly payments beginning with your payment due November 01, 2020.

How Your Escrow Payment Is Calculated

Your new monthly escrow payment is calculated by adding all of your disbursements then dividing this figure by 12 months, which equals \$325.95.

Taxes	\$1,381.36	/12=	\$115.11
Insurance	\$524.00	/12=	\$43.67
Taxes	\$2,005.98	/12=	\$167.17

Escrow Payment \$325.95

Determining Your Escrow Shortage

As allowed by the Real Estate Settlement Procedures Act (RESPA), your mortgage documents, or state law, the escrow balance should not go below two months' tax and insurance payments, which is a minimum balance of \$651.90.

Your projected escrow balance in August is expected to be \$451.59.

Required Minimum Balance: \$651.90

Projected Balance: \$451.59

Escrow Shortage -\$200.31

Equal Housing Lender Member FDIC

(Detach and return the bottom portion with payment. Retain the top portion for your records.)



ANTHONY J KIRSCH SR
KRISTINE M KIRSCH

Flagstar Bank
PO Box 660263
Dallas, TX 75266-0263

Send In Your Escrow Shortage Payment



Pay by website:
flagstar.com/myloans

Loan Number

[REDACTED]

One-time Escrow Payment
\$200.31

AMOUNT ENCLOSED \$,
Due Date 11/01/2020

Important Information

If you have auto debit for your mortgage payment and have an additional principal amount included, the principal amount will not change but will be added to your new payment amount. To change your monthly principal amount, please submit a signed written request to our Auto Debit Department at: Fax: (888) 548-0528, or Mail: Flagstar Bank, Auto Debit Department, Mail Stop E-115-3, 5151 Corporate Drive, Troy MI 48098

Review Your Upcoming Escrow Account Activity (11/01/20 to 10/01/21)

The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.

Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
	Beginning Balance			\$1,103.43	\$1,303.74
11/20		\$325.95	\$0.00	\$1,429.38	\$1,629.69
12/20		\$325.95	\$0.00	\$1,755.33	\$1,955.64
01/21		\$325.95	\$0.00	\$2,081.28	\$2,281.59
02/21		\$325.95	\$0.00	\$2,407.23	\$2,607.54
03/21		\$325.95	\$0.00	\$2,733.18	\$2,933.49
04/21	Taxes	\$325.95	-\$1,381.36	\$1,677.77	\$1,878.08
05/21		\$325.95	\$0.00	\$2,003.72	\$2,204.03
06/21		\$325.95	\$0.00	\$2,329.67	\$2,529.98
07/21	Insurance	\$325.95	-\$524.00	\$2,131.62	\$2,331.93
08/21	Taxes	\$325.95	-\$2,005.98	\$451.59	\$651.90
09/21		\$325.95	\$0.00	\$777.54	\$977.85
10/21		\$325.95	\$0.00	\$1,103.49	\$1,303.80
	Total	\$3,911.40	-\$3,911.34		

Review Your Escrow Account History (08/01/19 to 10/31/20)

The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.

Last year, we anticipated that payments from your account would be made during this period equaling \$3,804.56. Under federal law, your lowest monthly balance should not have exceeded \$634.08 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was \$469.35.

PROJECTED					ACTUAL		
Month	Item Description	Payment to Escrow	Payment from Escrow	Escrow Running Balance	Payment to Escrow	Payment from Escrow	Escrow Running Balance
Beginning Balance				\$2,229.24			\$2,154.07
August	Taxes	\$317.04	\$1,912.20	\$634.08	\$317.04	\$1,970.07	\$501.04
September		\$317.04	\$0.00	\$951.12	\$317.04	\$0.00	\$818.08
October		\$317.04	\$0.00	\$1,268.16	\$317.04	\$0.00	\$1,135.12
November		\$317.04	\$0.00	\$1,585.20	\$317.04	\$0.00	\$1,452.16
December		\$317.04	\$0.00	\$1,902.24	\$317.04	\$0.00	\$1,769.20
January		\$317.04	\$0.00	\$2,219.28	\$317.04	\$0.00	\$2,086.24
February		\$317.04	\$0.00	\$2,536.32	\$0.00	\$0.00	\$2,086.24
March		\$317.04	\$0.00	\$2,853.36	\$634.08	\$0.00	\$2,720.32
April	Taxes	\$317.04	\$1,381.36	\$1,789.04	\$317.04	\$1,381.36	\$1,656.00
May		\$317.04	\$0.00	\$2,106.08	\$392.21	\$0.00	\$2,048.21
June	Insurance	\$317.04	\$0.00	\$2,423.12	\$317.04	\$524.00	\$1,841.25
July	Insurance	\$317.04	\$511.00	\$2,229.16	\$317.04	\$0.00	\$2,158.29
August	Taxes	\$0.00 @	\$0.00 @	\$2,229.16	\$317.04	\$2,005.98	\$469.35
September		\$0.00 @	\$0.00 @	\$2,229.16	\$317.04	\$0.00	\$786.39
October		\$0.00 @	\$0.00 @	\$2,229.16	\$317.04	\$0.00	\$1,103.43
Total		\$3,804.48	\$3,804.56		\$4,830.77	\$5,881.41	

The item indicated in red is the difference from a previous estimate either in date or the amount. An @ symbol indicates a scheduled payment to or from your escrow account which has not been made. Enclosed you will find a guide and answers to frequently asked questions to further assist you with understanding your escrow account and the terms in this statement.

If you have any questions, visit flagstar.com to chat directly with a support agent or call us at (800) 968-7700.

Questions with regard to a change in your tax payment should be directed to your taxing authority and changes in your insurance premium should be directed to your insurance agent.

We want this statement to be a useful mortgage management tool that offers you the opportunity to easily understand information about the **escrow account**. This guide outlines the details provided on the statement, explains the items that may appear, and defines the terms that are used.

A Loan Information

B Payment Options and Contact Information

Explanation of Escrow Analysis

D Payment Options

Option 1 Pay the shortage in full by the new payment effective date and the payment will be adjusted to the New Monthly Mortgage Payment shown.

Option 2 Pay the shortage with the monthly payment. If we do not receive the full shortage by the effective date of the new payment we will automatically spread the shortage and begin collecting it in the monthly payment.

E How the Escrow Payment is Calculated

Provides the calculation used to determine the monthly escrow payment.

F How the Escrow Shortage is Calculated

Reflects the required minimum balance and the expected minimum balance. The difference between the two amounts equals the shortage.

Escrow Shortage Payment Coupon

If you choose **Option 1**, detach this coupon and send it with the check for the full shortage amount by the due date.

Important Information

Special messages or announcements about the account are shown here. Also, details on the necessary action to take if the payment is set up through an automatic method will be provided here.

Upcoming Escrow Activity

These are the expected payments to and disbursements from the escrow account. The expected payments are based off of the actual amounts paid the prior year. The minimum balance will be noted in red.

Escrow Account History

This section will show you the actual payments into, and disbursements out of the escrow account for the last analysis period. This information can be helpful to you when determining changes with the escrowed items that caused a change to the payment.

Equal Housing Lender

Member FDIC

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[Detach and return the bottom portion with payment. Retain the top portion for your records.]

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CUSTOMER NAME 1
CUSTOMER NAME 2

P.O. BOX 6602663
Dallas, TX 75266-0263

Pay by website:
flagstar.com/myloans

Loan Number

#0000000000

One-time Escrow Payment

\$0,000.00

AMOUNT ENCLOSED \$

Due Date 00/00/0000

Important Information					
<div>H</div> <p>The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.</p>					
Review The Upcoming Escrow Account Activity (00/00/0000 to 00/00/0000)					
<p>The items below reflect the payments we expect to receive each month for your escrow account and the payments we expect to make on your behalf for your real estate taxes and/or insurance premiums.</p>					
Month	Item Description	Payment to Escrow	Payment from Escrow	Expected Balance	Required Balance
00/00	Beginning Balance	\$00,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Property Taxes	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Flood Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
00/00	Mortgage Insurance	\$000,000.00	\$00,000.00	\$000,000.00	\$000,000.00
Review The Escrow Account History (00/00/0000 to 00/00/0000)					
<div>J</div> <p>The items below reflect the expected activity last year and compare it with the actual payments received and disbursements made.</p>					
<p>Last year, we anticipated that payments from your account would be made during this period equaling \$000,000.00. Under federal law, your lowest monthly balance should not have exceeded \$000,000.00 or two (2) months of anticipated payments from your escrow account, unless your mortgage documents or state law specifies a lower amount. Your actual lowest monthly balance was less than \$000,000.00.</p>					
PROJECTED			ACTUAL		

What is an escrow analysis?

An escrow analysis is a review of your escrow accounts to determine if the current monthly escrow payment is enough to pay taxes, insurance, and other bills when due. Escrow analyses are typically run annually based on your property tax payment cycle. Occasionally, the payment of taxes or insurance causes the escrow account to reach a negative balance, and it may be necessary to perform more than one analysis during the year.

Can I waive my escrow account?

Escrow accounts are required and cannot be waived on FHA (Federal Housing Administration), GRH (Guaranteed Rural Housing) or VA (Veteran Affairs) loans.

Escrow accounts on other types of loans, such as Fannie Mae or Freddie Mac loans, may be waived if certain conditions are met. Some basic conditions to determine eligibility for escrow waivers are:

- The loan-to-value ratio of your loan must be 80 percent or less.
- There have not been any payments over 30 days late in the last 12 months.
- Loan is not in a Special Flood Hazard Area (SFHA).
- The loan cannot be in foreclosure, bankruptcy or loss mitigation.

Note: If all conditions are met on a loan with required flood insurance, all escrows may be waived with the exception of the flood insurance. Other conditions and requirements may apply; however, if the above conditions are met, please download the [Escrow Waiver Request Form](#) from flagstar.com/MyLoans, complete it, and fax or mail it as directed.

Please note that an escrow waiver fee equal to 0.25 percent of the current principal balance or \$150, whichever is greater, is charged. This fee will be charged unless not permitted by applicable state law.

Why did my payment change?

As the bills for your real estate taxes and insurance premiums change, the amount needed to be collected every month also needs to be updated. Even on a fixed-rate loan the escrow payment may vary, causing a change in the total payment owed. Please see your escrow analysis for more information.

Why do I have a shortage in my escrow account?

Escrow shortages generally occur when property taxes and/or insurance payments increase. Specific questions regarding tax amounts or homeowner's insurance should be directed to your local tax authority or your insurance agent. The following are other common reasons for an escrow shortage:

- An increase in the tax or insurance bill.
- Underestimation of the tax assessment on a new construction loan that was based on land only.
- An unanticipated disbursement, such as a supplemental tax bill.
- Force-placed taxes or insurance.

How can I pay my escrow shortage?

Escrow shortages can be paid conveniently using MyLoans or mailed with your escrow shortage coupon to:
Attn: Payment Processing, PO Box 660263, Dallas, TX 75266-0263.

Whom do I contact to update my loan with the correct tax amounts/information?

Since we may already receive your tax information from your taxing authority, please call the Customer Service Department to discuss the information we may need from you.

My insurance carrier has changed. What do I do?

Please call the Insurance Department at (833) 811-3061. Representatives are available Monday - Friday 7:30 a.m.-8 p.m. ET.

Please refer to flagstar.com/MyLoans for a full list of Escrow FAQs.